

123 E Main
Somewhere, CA 99999

Tel: 999-999-9999
888-888-8888
Fax: 777-777-7777

Informative Research Testing

PREPARED FOR:

IR - TEST CLIENT

123 E MAIN ST, ANYWHERE, CA 99999

Attention:	RICHARDH	Prepared By:		Report Type:	TU INFILE
Reference #:	AAAAA-BBBBB	Request Date:	4/27/2001	Sources:	TU
Password:	*****	Completed Date:	4/27/2001	Loan Type:	
Client Loan #:		Client #:	*****	ECOA Type:	INDIVIDUAL
Fannie Mae #:				Price:	\$2.00
				Tax:	\$0.00
				Total	\$2.00

Applicant/Co-Applicant Information

Applicant:	WAGON, BROWN	DOB:	SSN#: 000-00-0000
Co-Applicant:		DOB:	SSN#:
Street Address:	661 S SUBURB	Marital Status:	
City, State, Zip:	FANTASY ISLAND, IL 60750	Own/Rent:	
Length of Time:		Dependents:	

TU EMPIRICA SCORE **596** FOR: WAGON,BROWN

38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
2 LEVEL OF DELINQUENCY ON ACCOUNTS
DEROGATORY INFORMATION WAS FOUND ON THIS FILE

Employer:	FRIENDLY SHELL	Employer:	
Position Held:		Position Held:	
Start/Stop Dates:		Start/Stop Dates:	
Income:		Income:	
Verified By/Date:		Verified By/Date:	

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status	Past Due
Account Number	DLA				Acct. Type	ECOA	# Mo Times Past Due	Last Past Due
							30 60 90	
AURORA LOAN SERVICES	02/00	10/97	155790	152663	1436	CURR	11 3 3 0	0
00000000000000	12/99				MTG	I	TU-1	01/00

Late Dates: 30 SLOW-1/2000 30 SLOW-12/1999 60 SLOW-11/1999 60 SLOW-10/1999 60 SLOW-9/1999 30 SLOW-8/1999
FHA REAL ESTATE MORTGAGE
PAYING PARTIAL PAYMENT AGREEMENT

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due		
Account Number	DLA				Acct. Type	ECOA	# Mo	Times Past Due	30	60	90	Last Past Due
HOUSEHOLD AUTOMOTIVE FIN 00000000 AUTOMOBILE	02/00 12/99	03/98	12913	10750	295 INST	CURR ACCT C	22	0	0	0	0	0
FIRESIDE THRIFT 0000000000000000 AUTOMOBILE	11/99	10/99	10449	10449	323 INST	CURR ACCT I	01	0	0	0	0	0
COUNTY BANK OF MERCED 000000000	12/99	02/98	5491	1685	183 INST	CURR ACCT I	01	0	0	0	0	0
BANK OF AMERICA 000000000000 HIGH CREDIT IS CREDIT LIMIT TRANSFER	10/96 07/90	08/88	0	0	REV	CURR ACCT I		0	0	0	0	0
BANK OF AMERICA 0000000000000000 SECURED CREDIT CARD CANCELED BY CREDIT GRANTOR	01/00 12/98	12/97	1177	0	REV	CURR ACCT I	25	0	0	0	0	0
CAPITAL ONE BANK 0000000000000000 CREDIT CARD	02/00 02/00	08/99	221	0	REV	CURR ACCT I	08	0	0	0	0	0
CONSUMER PORTFOLIO SERV 000000000000 Late Dates: 30 SLOW-9/1996 CLOSED	04/97 03/97	04/94	23528	0	0 INST	UNRATED C	35	1	0	0	0	0
FLEET MORTGAGE GROUP 00000000 Late Dates: 60 SLOW-10/1998 60 SLOW-9/1998 60 SLOW-8/1998 30 SLOW-7/1998 90 SLOW-5/1998 60 SLOW-4/1998 30 SLOW-3/1998 30 SLOW-2/1998 FHA REAL ESTATE MORTGAGE TRANSFERRED TO ANOTHER LENDER	01/99 01/99	09/97	155790	0	1471 MTG	CURR I	13	3	4	1	0	0
SEAWEST FINANCIAL 0000000000 AUTOMOBILE CLOSED	06/97 09/96	03/95	7089	0	236 INST	CURR ACCT C	17	0	0	0	0	0

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client					ECOA	Last Past Due
CARD GUARD 0000000000000000 DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 04/01/1995 PAID COLLECTION	12/95	01/96	67	0	O	PAID COLL I	TU-1

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client					EOCA	Last Past Due
COLL RECOV 0000000	10/96	10/96	41	0	O	COLL ACCT P	TU-1
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 03/01/1994 PAID COLLECTION							
INTL CHK SVC 00000000	03/94	03/94	52	0	O	PAID COLL I	TU-1
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 12/01/1993 PAID COLLECTION							
RICKENBACKER 000000	04/95	05/95	67	0	O	PAID COLL I	TU-1
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 08/01/1994 PAID COLLECTION							

No Public Records exist on this report.

Employer: MISCELLANEOUS

Type of Business:

Phone:

Position:

Salary or Wage: 0

Hire Date:

Date Discharged:

Duties/Job Description:

Date Verified:

Verified By:

Title:

000 YOSEMITE AV, MANTECA, CA 95336

TU-1

0000 PIN OAK CT, MANTECA, CA 95336

TU-1

000 ALPINE AV, MANTECA, CA 95336

TU-1

CDS MTG

3/16/2000

TU-1

CNA INS

1/28/2000

TU-1

YELLOW PAGES

10/6/1999

TU-1

1ST PREMIER

10/1/1999

TU-1

FAC/SMS

7/22/1999

TU-1

CAP 1 FSB

5/28/1999

TU-1

1ST PREMIER

2/16/1999

TU-1

B OF A

12/31/1998

TU-1

CITIBANK SD

6/1/1998

TU-1

BOFA DEAL

3/31/1998

TU-1

DOWNEY AUTO

3/31/1998

TU-1

U.S. BANK

3/31/1998

TU-1

AAAAA-BBBBB

ARCADIA FIN

3/30/1998

TU-1

File Segment	File Holder Name	Social Security #	Address
TU-1	WAGON, BROWN	000-00-0000	

TU EMPIRICA SCORE

EMPIRICA SCORE PRODUCT WAS DELIVERED

TU-1

AKA Name	AKA SSN#
	000-00-0000

TU-1

WAGON, BROWN V 3

TU-1

Trades:	10	Delinq 30:	7	Charge Offs:	0
Balance:	\$175547	Delinq 60:	7	Collections:	4
Terms:	\$3944	Delinq 90:	1	Public Records:	0
Amount Past Due:	\$0				

*** END OF REPORT - 4/27/2001 2:41:10 PM ***